



EQUIFAX[®]

**SECURITY
BREACH**

SPECIAL NOTICE:

Recently, Equifax, one of the nation's three largest credit bureaus, disclosed that it was subject to a massive data breach that affects roughly half of the U.S. population. The breach includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers.

Given the risks posed by the data breach, we encourage customers to take precautions to minimize potential fraud.

What Should Customers Do?

1. Visit www.equifaxsecurity2017.com, an online service Equifax has set up, to check if personal information has been compromised.

2. You may also place a credit freeze on your credit reports if you believe you are at risk of identity theft. Based on Equifax's disclosure, it's reasonable to assume that the risk is high. To learn more about the credit freeze process, check with the Attorney General and the Federal Trade Commission. Minnesota state law requires a \$5 fee for each credit freeze for non-victims who want to be proactive. Victims can have a credit freeze without a charge. You may contact the credit reporting agencies as follows:

Experian Security Freeze
(888) 397-3742
<https://www.experian.com/freeze/center.html>

Equifax Security Freeze
(800) 685-1111
<https://www.freeze.equifax.com/>

TransUnion Security Freeze
(800) 680-7289
<https://www.transunion.com/securityfreeze>

3. Monitor accounts closely and frequently. By viewing accounts online and checking throughout the month, you will be able to identify possible problems sooner.

4. Review credit reports every three or four months. You are entitled to one free credit report from each of the three major credit bureaus per year. You can request a single report from one of the bureaus every three or four months. By staggering these requests, consumers will be able to monitor credit throughout the year. Simply go to:

Annualcreditreport.com